

## DETAILED ACTION

### EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Rhett White June 4, 2010 The Application has been amended as follows:

Claim 77 has been replaced by;

Claim 77 A programmed computer system, comprising:

a storage device, wherein the storage device includes computer executable instructions;

a communications interface; and

a network computing device, in communication with the storage device and communication interface, wherein the network computing device is configured to execute the computer executable instructions to:

receive billing information associated, with a bill, calculate a payment date for the bill that pre-dates a due date for the bill that is included in the received billing information, the calculation based at least in part on a lead time associated with a remittance method for paying the bill on or before the due date, wherein the calculated payment date reflects when the payment must be made to ensure the avoidance of a late charge,

transmit the presentation, wherein the presentation includes a payment indicator and a pre-populated payment request, wherein the pre-populated payment request includes the calculated payment date as a pre-populated payment date, receive, via the communications interface, a selection of the payment indicator, and responsive to receiving the selection of the payment indicator, direct payment of the bill on behalf of a payor.

Claim 78 has been replaced by;

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Claim 78 The programmed computer system of claim 77, wherein the network computing device is configured to execute additional computer executable instructions to: receive an indication of a billet associated with the bill, wherein the computer executable instructions to transmit a presentation are responsive to receiving the indication of the biller.

Claim 79 has been replaced by;

Claim 79 The programmed computer system of claim 78, wherein the computer executable instructions to receive an indication of the biller include receiving a selection of the biller from a list of billers.

Claim 80 has been replaced by;

Claim 80 The programmed computer system of claim 79, wherein the list of billers is a list of names of electronic billers.

Claim 81 has been replaced by;

Claim 81 The programmed computer system of claim 88, wherein the pre-populated payment request is in a check format, wherein the check format includes at least one of the pre-populated location, or a pre-populated payment amount in a check amount location.

Claim 85 has been replaced by;

Claim 85 The programmed computer system of claim 77, wherein the presentation is a :first presentation and the payment indicator is a first payment indicator, and wherein the network computing device is configured to execute additional computer executable instructions to: transmit a second presentation, wherein the second presentation includes at least a portion of the billing information and an associated second payment indicator; and receive a selection of the second payment indicator, wherein the first presentation is transmitted responsive to receiving the selection of the second payment indicator.

Claim 87 has been replaced by;

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Claim 87 The programmed computer system of claim 77, wherein the remittance method is one of a hardcopy check or an electronic funds transfer.

Claim 88 has been replaced by;

Claim 88 The programmed computer system of claim 77, wherein the pre-populated payment request includes at least one of (i) a pre-populated identification of a biller associated with the bill, or (ii) a pre-populated payment amount associated with the bill.

Claim 89 has been replaced by;

Claim 89 The programmed computer system of claim 77, wherein the computer executable instructions to receive a selection of the payment indicator include receiving a modified payment date with the selection of the payment indicator, and wherein the computer executable instructions to direct payment of the bill on behalf of a payor include directing the payment of the bill in accordance with the modified payment date.

Claim 90 has been replaced by;

Claim 90 The programmed computer system of claim 77, wherein the pre-populated payment request includes a pre-populated payment amount, wherein the computer executable instructions to receive a selection of the payment indicator include receiving a modified payment amount with the selection of the payment indicator; and wherein the computer executable instructions to direct payment of the bill on behalf of a payor include directing the payment of the bill in accordance with the modified payment amount.

Claim 91 has been replaced by;

Claim 91 The programmed computer system of claim 77, wherein the computer executable instructions to receive a selection of the payment indicator include receiving an indication that the payment should be paid more than once and receiving an indication of payment frequency, and wherein the computer executable instructions to direct payment of the bill on behalf of a payor include directing the payment of the bill in accordance with the

indication that the payment should be paid more than once and the indication of payment frequency.

Claim 92 has been replaced by;

Claim 92    The programmed computer system of claim 91, wherein the payment frequency is one of weekly, biweekly, monthly, quarterly, tri annually, semiannually, or yearly.

Claim 93 has been replaced by;

Claim 93    A programmed computer system, comprising:  
means for receiving billing information associated with a bill;  
means for calculating a payment date for the bill that pre-dates a due date for tile bill that is included in the received billing information, the calculation based at least in part on a lead time associated with a remittance method for paying the bill on or before the due date, wherein the calculated payment date reflects when the payment must be made to ensure the avoidance of a late charge;  
means for transmitting a presentation, wherein the presentation includes a payment indicator and a pre-populated payment request, wherein the pre-populated payment request includes the calculated payment date as a pre-populated payment date;  
means for receiving a selection of the payment indicator; and  
responsive to receiving the selection of the payment indicator, means for directing payment of the bill on behalf of a payor.

Claim 95 has been replaced by;

Claim 95    The programmed computer system of Claim 77, wherein the lead time varies depending on the remittance method used for payment.

#### **Allowable Subject Matter**

2.        Claims 61-65, 69, 71-81, 85, 87-95 are allowable over the prior art of record and has argued by Applicant's representative in their response 10/19/2009.

3. The following is a statement of reasons for indication of allowable subject matter. The prior art fails to teach, or suggest, the limitations of: "receiving billing information associated with a bill calculating, by a network computing device, a payment date for the bill that pre-dates a due date for the bill that is included in the received billing information, the calculation based at least in part on a lead time associated with a remittance method for paying the bill on or before the due date, wherein the calculated payment date reflects when the payment must be made to ensure the avoidance of a late charge " as recited in the method or system claims "(as recited in independent Claims 61, 77 and 93);

**Watson** (US Patent No: 5, 978, 780) discloses the system acts as a settlements exchange for the execution of payments between households or small businesses and the service establishments (principally utilities, financial institutions, telecoms, and others) that serve them. The system eliminates paper check payments without requiring automation at the household level (for example, telephone bill-pay, PC payment systems). The invention provides for the consolidated billing of a plurality of services to a plurality of households, the payment to individual service establishments in aggregate "bullet" transfers (verses individual household payments), and the automated application of payments to service establishment accounts. The present system computes, stores, and communicates the information needed to direct the financial institution processing of debit and credit transactions between thousands of service establishments providing goods and services and millions of consuming households. The system provides for a number of methods of payment, adjusts for partial and delayed payments, and automatically structures and schedules payments in arrears.

Neither this Patent, alone nor in combination with others, disclose nor teach the feature of "receiving billing information associated with a bill calculating, by a network computing device, a payment date for the bill that pre-dates a due date for the bill that is included in the received billing information, the calculation based at least in part on a lead time associated with a remittance method for paying the bill on or before the due date, wherein the calculated payment date reflects when the payment must be made to ensure the avoidance of a late charge. "(as recited in independent Claims 61, 77 and 93).

**Kolling et al** (US Patent No: 5, 963, 925) discloses a system an electronic statement presentment (ESP) system replaces the preparation and mailing of paper statements and invoices from a biller with electronic delivery. Electronic statements have the same look as paper statements as well as including video, audio, graphics, and custom enclosures. Statements are segmented into mandatory and optional components to minimize download time. The ESP system operates independently or is an enhancement to any suitable electronic bill payment system. A central switch computer coordinates template storage, validation, routing and message passing between billers, workstations and consumer financial institutions (CFI). A template authoring workstation (TAWS) creates a template of static biller information to serve as a basis for the electronic statement. The template is stored in a template library at the switch. The switch validates the template by sending it to a template validation workstation (TVAl). Batches of customer statement data are sent from a biller's legacy invoicing system to a statement origination workstation (SORG) along with a template identifier. The switch sends the template to the SORG where the customer data is validated by comparison to the template identified. The batch of customer statement data is sorted by a statement generation workstation (SGEN) identifier associated with each customer record. The sorted batches are sent to the switch where they are routed to the appropriate SGEN based upon the SGEN identifier. Each SGEN generates an electronic statement for each customer from the statement data and the appropriate template. A CFI associated with each SGEN delivers each electronic statement to the appropriate customer using a customer identifier in the statement data and uses any chosen medium".

Neither this Patent, alone nor in combination with others, disclose nor teach the feature of "receiving billing information associated with a bill calculating, by a network computing device, a payment date for the bill that pre-dates a due date for the bill that is included in he received billing information, the calculation based at least in part on a lead time associated with a remittance method for paying the bill on or before the due date, wherein the calculated payment date reflects when the payment must be made to ensure the avoidance of a late charge. "(as recited in independent Claims 61, 77 and 93).

**Reynolds and Reynolds Chooses MicroScan's MedScan 2000**

(discloses, Reynolds and Reynolds Healthcare Systems and MicroScan, LLC, today jointly announced that MicroScan's MedScan 2000 system will be interfaced with Reynolds' ProMed

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practice management system. The combination of ProMed and MedScan 2000 will enable physicians' practices to enhance accuracy in billing information, reduce missed or erroneous charges, and eliminate time consuming data entry. Using a single form per patient eliminates inaccuracies, multiple redundancies and coding errors that often occur when using multiple forms or bills and keying information in manually. The MedScan customized form lists procedural codes, diagnostic codes and office visit levels specific for each medical specialty. MedScan 2000 scans up to 99 different forms simultaneously, perfect for a multi-doctor facility. A practice seeing 250 patients a day can process and export all encounter forms in 10-20 minutes with MedScan and ProMed, versus four to six hours using traditional manual methods. Neither this non-patent literature, alone nor in combination with others, disclose nor teach the feature of "receiving billing information associated with a bill calculating, by a network computing device, a payment date for the bill that pre-dates a due date for the bill that is included in he received billing information, the calculation based at least in part on a lead time associated with a remittance method for paying the bill on or before the due date, wherein the calculated payment date reflects when the payment must be made to ensure the avoidance of a late charge" (as recited in independent Claims 61, 77 and 93).

### **Conclusion**

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B. Graham whose telephone number is 571-272-6795. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

C GRAHAM

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May 19, 2010

/Hani M. Kazimi/

Primary Examiner, Art Unit 3691